

**CAPTION IN COMPLIANCE WITH D.N.J. LBR  
9004-2(C)**

**THE LAW OFFICE OF EDWARD HANRATTY**

EDWARD HANRATTY, ESQ. (052151997)

57 W. MAIN STREET, SUITE 2D

FREEHOLD NJ 07728

T: 732-866-6655

F: 732-734-0651

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Order Filed on November 8, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

IN RE:

**RICARDO & LIDIA GOMEZ**

CASE NO.: 20-22489

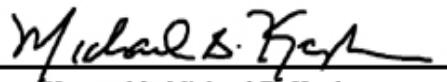
HEARING DATE:

JUDGE: MBK

**ORDER APPROVING MORTGAGE PAYMENT DEFERRAL**

The relief set forth on the following page, number two (2), is hereby ORDERED.

**DATED: November 8, 2023**

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Approving Mortgage Payment Deferral concerning a mortgage on real property, 57 Forrest Avenue,  
Sayreville, NJ 08872, referenced in Debtor's motion, and the Court having considered the submissions; and the  
parties having been given timely notice; and for good cause shown:

**IT IS ORDERED** Debtor(s) motion is hereby **GRANTED**;

**AND IT IS FURTHER ORDERED** that debtors are granted approval to enter into the attached  
Deferral Agreement.

In re:  
Ricardo Gomez  
Lidia E. Gomez  
Debtors

Case No. 20-22489-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 08, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID Recipient Name and Address  
db/jdb Ricardo Gomez, Lidia E. Gomez, 66 Texas Rd, Monroe, NJ 08831-9655

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Andrew M. Lubin	on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Edward Hanratty	on behalf of Plaintiff Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com
Edward Hanratty	on behalf of Joint Debtor Lidia E. Gomez thanratty@centralnewjerseybankruptcylawyer.com aaguirre@centralnewjerseybankruptcylawyer.com

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Total Noticed: 1

Edward Hanratty

on behalf of Debtor Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Edward Hanratty

on behalf of Plaintiff Ricardo Gomez thanratty@centralnewjerseybankruptcylawyer.com  
aaguirre@centralnewjerseybankruptcylawyer.com

Elizabeth L. Wassall

on behalf of Creditor Carrington Mortgage Services LLC ewassall@logs.com,  
njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com kimwilson@raslg.com

John M. Kolesnik

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj.bkecf@fedphe.com

Kristen Peters Watson

on behalf of Creditor Discover Student Loans kwatson@burr.com jcarlin@burr.com;sfoshee@burr.com

Laura M. Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com  
mccallaecf@ecf.courtdrive.com

Marisa Myers Cohen

on behalf of Creditor Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16